TO: INSURANCE COMPANIES WRITING LIFE INSURANCE AND ANNUITIES

FROM: MISSOURI DEPARTMENT OF INSURANCE

RE: ANNUAL STATEMENT FILING

CERTIFICATE OF COMPLIANCE WITH ADVERTISING RULES

Missouri Regulation 20 CSR 400-5.100(8)(B) requires all insurance companies, which issue life insurance contracts and/or annuities in the State of Missouri, to file with the Director with its Annual Statement a certificate indicating that the company's advertisements complied with Missouri Regulation 20 CSR 400-5.100. The certificate should be in a form substantially similar to the language stated on the reverse side of this folio. The regulation requires that an authorized officer of the company, who has knowledge of the company's compliance with this regulation, execute this certificate. For any questions, please contact either Cynthia Amann (573-526-3681) or Mike Woolbright (573-526-2933) at the Market Conduct Examination Section of the Missouri Department of Insurance.

STATE OF	
COUNTY OF	

AFFIDAVIT

CERTIFICATE OF COMPLIANCE WITH ADVERTISING RULES

being t		e me, the undersigned authority, personally appeare luly sworn and deposed, stated as follows:	dwho,
	1.	My name isa making this affidavit and personally acquainted	and I am of sound mind, capable of with the facts herein stated.
	2.	I am an officer of theauthorized to sell life insurance and/or annuities	Insurance Company, an entity in the State of Missouri.
	3.	I am authorized to make this affidavit on behalf of the Insurance Company.	
	4.	I am knowledgeable about the requirements cor 20 CSR 400-5.100.	ntained in Missouri Regulation
	5.	To the best of my knowledge, information and belief, the advertisements which were disseminated by or on behalf of the Insurance Company during the calendar year prior to the date of this affidavit complied or were made to comply in all respects with the provisions of Missouri Regulation 20 CSR 400-5.100.	
			Signature of Authorized Officer
day of	In witn	ness whereof, I have hereunto subscribed my name of(Year)	and affixed my official seal this
	Signat	ure of Notary	(seal)